

Exhibit B

EX. B to *O'Neill*

	DECEDENT First Name	DECEDENT Middle Name	DECEDENT Last Name	Suffix Name	Economic Damage Amount	Non-Economic Damage Amount	TOTAL Damage Amount
1.	John	P.	O'Neill	Sr.	\$3,831,235	\$2,000,000	\$5,831,235
TOTALS					\$3,831,235	\$2,000,000	\$5,831,235

Exhibit B-1

John E. Beauzile

28 Penny Lane

Binghamton, NY 13905

Email: jeb2235@columbia.edu

Jerry S. Goldman

Anderson Kill

1760 Market Street, Suite 600

Philadelphia, PA 19103

Re: Update of Analysis of Economic Loss in the Matter of
The Estate of **Mr. John Patrick O'Neill**

December 10, 2019

Dear Mr. Goldman,

You have asked me to update the present value numbers in the analysis of the likely economic loss award from the September 11th Victim Compensation Fund prepared by **The Fund** dated **November 21, 2003**. I have used their assumptions for wages, benefits, taxes, personal consumption, replacement services, and discount rate to estimate those values and bring them to the present. The valuation date chosen is **January 1, 2020**.

In preparing this update, the only document reviewed is **The Fund's** report. This update assumes the reader is familiar with the methodology used and assumptions made by **The Fund** and, therefore, they will not be restated here.

The update of **The Fund's** analysis is summarized in four (4) sets of Exhibits.

- *Exhibit 1* provides the summary of Lost Earnings, Retirement Benefits, and Lost of Replacement Services;
- The set of *Exhibits 2s* shows the details behind the loss of earnings numbers;
- The *Exhibit 3* set provides supporting documentation for Retirement Benefits;
- The loss of Replacement Services amounts are in *Exhibits 4s*.

I believe that I have already provided you with a copy of my curriculum vitae. If you need a copy, please let me know.

Sincerely,

John E. Beauzile

VALUATION DATE	01-JAN-20
DISCOUNT RATE	3.9%

EXHIBIT 1. SUMMARY OF ECONOMIC DAMAGES
MR. JOHN PATRICK O'NEIL

	PRESENT VALUE
Present Value of Lost Earnings	\$2,214,247
Present Value of Retirement Benefits	1,616,988
Present Value of Lost Replacement Services	0
Total	\$3,831,235

Base Salary	Unempl.	Tax Rate	Benefits	Pers. Consump.
225,000	3.0%	29.050%	5,092	8.703%

EXHIBIT 2A. PRESENT VALUE OF LOST EARNINGS
MR. JOHN PATRICK O'NEIL
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	AGE-SPECIFIC GROWTH FACTOR	EARNINGS	BENEFITS	UNEMPL. ADJ.	TAXES	CONSUMPTION	NET EARNINGS	PV OF NET EARNINGS
2001	49	0.31	1.00000	\$69,809	\$1,580	\$0	(\$20,279)	(\$4,311)	\$46,799	\$46,799
2002	50	1.31	1.03391	235,379	5,327	(5,123)	(66,326)	(14,534)	154,723	154,723
2003	51	2.31	1.03194	240,061	5,433	(5,225)	(67,645)	(14,379)	158,245	158,245
2004	52	3.31	1.03000	247,262	5,596	(5,382)	(69,675)	(14,810)	162,992	162,992
2005	53	4.31	1.03000	254,680	5,764	(5,544)	(71,765)	(15,254)	167,882	167,882
2006	54	5.31	1.03000	262,321	5,937	(5,710)	(73,918)	(15,712)	172,918	172,918
2007	55	6.31	1.03000	270,190	6,115	(5,881)	(76,136)	(23,225)	171,064	171,064
2008	56	7.31	1.03000	278,296	6,299	(6,058)	(78,420)	(23,922)	176,196	176,196
2009	57	8.31	1.03000	286,645	6,488	(6,239)	(80,772)	(24,639)	181,482	181,482
2010	58	9.31	1.03000	295,244	6,682	(6,427)	(83,195)	(25,379)	186,926	186,926
2011	59	10.31	1.03000	304,102	6,883	(6,619)	(85,691)	(26,140)	192,534	192,534
2012	60	11.31	1.03000	313,225	7,089	(6,818)	(88,262)	(26,924)	198,310	198,310
2013	61	12.31	1.03000	322,621	7,302	(7,022)	(90,910)	(27,732)	204,259	204,259
2014	62	12.50	1.03000	63,051	1,427	(1,372)	(17,767)	(5,420)	39,919	39,919
Total				\$3,442,886	\$77,924	(\$73,421)	(\$970,762)	(\$262,380)	\$2,214,247	\$2,214,247

Unempl.	Tax Rate	Pers. Cons.	Pension Contrib. Rate	401(k) Contribution
3.0%	29.050%	8.703%	3.555%	0.000%

EXHIBIT 3A. PRESENT VALUE OF LOST PENSION BENEFITS
MR. JOHN PATRICK O'NEIL
SPECIAL MASTER WORKLIFE

YEAR	AGE	TIME FRAME	PENSION	RETIREMENT	TAXES	CONSUMPTION	NET LOSS	PV OF NET LOSS
2001	49	0.31	\$2,482	\$26,881	(\$7,809)	(\$1,876)	\$19,678	\$19,678
2002	50	1.31	8,369	86,640	(25,169)	(\$6,078)	63,762	63,762
2003	51	2.31	8,279	86,640	(25,169)	(\$6,070)	63,680	63,680
2004	52	3.31	8,527	86,640	(25,169)	(\$6,092)	63,907	63,907
2005	53	4.31	8,783	86,640	(25,169)	(\$6,114)	64,140	64,140
2006	54	5.31	9,047	86,640	(25,169)	(\$6,137)	64,381	64,381
2007	55	6.31	9,318	86,640	(25,169)	(\$8,842)	61,948	61,948
2008	56	7.31	9,598	86,640	(25,169)	(\$8,876)	62,192	62,192
2009	57	8.31	9,886	86,640	(25,169)	(\$8,912)	62,444	62,444
2010	58	9.31	10,182	86,640	(25,169)	(\$8,950)	62,704	62,704
2011	59	10.31	10,488	86,640	(25,169)	(\$8,988)	62,971	62,971
2012	60	11.31	10,802	86,640	(25,169)	(\$9,027)	63,246	63,246
2013	61	12.31	11,126	86,640	(25,169)	(\$9,067)	63,530	63,530
2014	62	13.31	2,174	86,640	(25,169)	(\$7,949)	55,696	55,696
2015	63	14.31		86,640	(25,169)	(\$7,678)	53,793	53,793
2016	64	15.31		86,640	(25,169)	(\$7,678)	53,793	53,793
2017	65	16.31		86,640	(25,169)	(\$7,678)	53,793	53,793
2018	66	17.31		86,640	(25,169)	(\$7,678)	53,793	53,793
2019	67	18.31		86,640	(25,169)	(\$7,678)	53,793	53,793
2020	68	19.31		86,640	(25,169)	(\$7,678)	53,793	52,693
2021	69	20.31		86,640	(25,169)	(\$7,678)	53,793	50,715
2022	70	21.31		86,640	(25,169)	(\$7,678)	53,793	48,812
2023	71	22.31		86,640	(25,169)	(\$7,678)	53,793	46,979
2024	72	23.31		86,640	(25,169)	(\$7,678)	53,793	45,216
2025	73	24.31		86,640	(25,169)	(\$7,678)	53,793	43,519
2026	74	25.31		86,640	(25,169)	(\$7,678)	53,793	41,885
2027	75	26.31		86,640	(25,169)	(\$7,678)	53,793	40,313
2028	76	27.31		86,640	(25,169)	(\$7,678)	53,793	38,800
2029	77	28.31		86,640	(25,169)	(\$7,678)	53,793	37,343
2030	78	29.31		86,640	(25,169)	(\$7,678)	53,793	35,942
2031	79	30.22		78,820	(22,897)	(\$6,985)	48,938	31,524
Total			\$119,062	\$2,618,261	(\$760,605)	(\$232,808)	\$1,743,910	\$1,616,988

EXHIBIT 4A. LOSS ESTIMATED VALUE OF REPLACEMENT SERVICES
MR. JOHN PATRICK O'NEIL

YEAR	AGE	TIME FRAME	HOUSEHOLD SERVICES	CARE SERVICES	TOTAL SERVICES	PRESENT VALUE
2001	49	0.31			\$0	\$0
2002	50	1.31			0	0
2003	51	2.31			0	0
2004	52	3.31			0	0
2005	53	4.31			0	0
2006	54	5.31			0	0
2007	55	6.31			0	0
2008	56	7.31			0	0
2009	57	8.31			0	0
2010	58	9.31			0	0
2011	59	10.31			0	0
2012	60	11.31			0	0
2013	61	12.31			0	0
2014	62	13.31			0	0
2015	63	14.31			0	0
2016	64	15.31			0	0
2017	65	16.31			0	0
2018	66	17.31			0	0
2019	67	18.31			0	0
2020	68	19.31			0	0
2021	69	20.31			0	0
2022	70	21.31			0	0
2023	71	22.31			0	0
2024	72	23.31			0	0
2025	73	24.31			0	0
2026	74	25.31			0	0
2027	75	26.31			0	0
2028	76	27.31			0	0
2029	77	28.31			0	0
2030	78	29.31			0	0
2031	79	30.22			0	0
Total			\$0	\$0	\$0	\$0